

**Information to identify the case:**

Debtor 1	<u>JoAnne M. Jacuk</u>	Social Security number or ITIN	xxx-xx-6333
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	16-17561-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

JoAnne M. Jacuk

9/7/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
JoAnne M. Jacuk  
DebtorCase No. 16-17561-JNP  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 30

Date Rcvd: Sep 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2018.

db +JoAnne M. Jacuk, 7 North Wendover Rd, Medford, NJ 08055-8163  
 aty +James Patrick Shay, Phelan Hallinan Diamond Jones, LLP, 1617 JFK Blvd., One Penn Center,  
 Suite #1400, Philadelphia, PA 19103-1814  
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 r +Lisa A. Carrick, Pat McKenna Realtors, 63 E. Main Street, Marlton, NJ 08053-2138  
 cr +PROPEL FINANCIAL SERVICES, PO BOX 100350, SAN ANTONIO TX 78201-1650  
 (address filed with court: PFS Financial 1, LLC, 7990 IH 10 West, Suite 200,  
 San Antonio, TX 78230)  
 r +Ralph Rizziello, Keller Williams, 123 E. Main Street, Moorestown, NJ 08057-2921  
 516128011 +Allied Gastrointestinal Assoc., 217 White Horse Pike, Haddon Heights, NJ 08035-1703  
 516324871 Apex Asset Management, LLC, Virtua Health System - WJ, PO Box 5407,  
 Lancaster, PA 17606-5407  
 516128012 +Cherry Hill Township, Attn: Tax Office, 820 Mercer St., Cherry Hill, NJ 08002-2638  
 516128015 +JP Morgan Chase Auto Finance, PO Box 901032, Fort Worth, TX 76101-2032  
 516206635 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032,  
 Ft. Worth, TX 76101-2032  
 516128016 +Maria Geonnetti, 629 E. Miller Street, Philadelphia, PA 19125-2721  
 516346265 +PNC Bank, National Association, Attn: Bankruptcy, 3232 Newmark Drive,  
 Miamisburg, OH 45342-5421  
 516128018 +PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703  
 516128017 Pellegrino & Feldstein, LLC, Denville Law Center, Denville, NJ 07834  
 516128019 Primary Care Affiliates of NJ, PA, PO Box 40, Somerdale, NJ 08083-0040  
 516128020 +South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710  
 516128021 +Sprains, Strains & Fractures, LLC, PO Box 168, Haddonfield, NJ 08033-0278  
 516128022 State of New Jersey, Div. of Taxation, Compliance and Enforcement - Bkcy Unit,  
 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695-0267  
 516343857 +US Bank Cust BV Trst 2015-1, c/o Blue Virgo Capital Managements, LLC,  
 380 Lexington Avenue, Floor 17, New York, NY 10168-1799  
 516128024 US Bank, N.A., Custodian, Custodian for PFS Financial 1, LLC, 7990 IH 10 West, Suite 200,  
 San Antonio, TX 78230  
 516128025 Virtua Health Voorhees, PO Box 8500-8267, Philadelphia, PA 19178-8267

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 07 2018 22:59:58 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 07 2018 22:59:55 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516345759 EDI: BANKAMER.COM Sep 08 2018 02:28:00 Bank of America, N.A., Bank of America,  
 P.O. Box 31785, Tampa, FL 33631-3785  
 516128013 +E-mail/Text: tgraff@ocnj.us Sep 07 2018 23:00:32 City of Ocean City, Attn: Tax Office,  
 861 Asbury Ave., Ocean City, NJ 08226-3611  
 516128014 +EDI: IRS.COM Sep 08 2018 02:28:00 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 516207376 EDI: CAUT.COM Sep 08 2018 02:28:00 JP Morgan Chase Bank, NA, PO Box 29505, AZ1-1191,  
 Phoenix, AZ 85038-9505  
 516128023 EDI: TDBANKNORTH.COM Sep 08 2018 02:28:00 TD Bank N.A., 32 Chestnut St,  
 Lewiston, ME 04240  
 516346678 EDI: TDBANKNORTH.COM Sep 08 2018 02:28:00 TD Bank NA,  
 c/o Schiller Knapp Lefkowitz & Hertz L, 70 Gray Road, Falmouth, ME 04105  
 TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
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Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 30

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 09, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2018 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor PFS Financial 1, LLC agreenberg@hgllclaw.com,  
Aholmes@hgllclaw.com  
Daniel L Reinganum on behalf of Debtor JoAnne M. Jacuk dreinganum@MPADLaw.com,  
kgresh@McDowellLegal.com;djamison@McDowellLegal.com;lwood@McDowellLegal.com;cgetz@McDowellLegal.c  
om;mfunk@mcdowelllegal.com  
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Joshua I. Goldman on behalf of Creditor PNC Bank, National Association  
jgoldman@kmlawgroup.com, bkggroup@kmlawgroup.com  
Michael E. Blaine on behalf of Creditor TD Bank, N.A. successor in interest to Commerce Bank,  
NA  
tshariff@schillerknapp.com;kcollins@schillerknapp.com;sbatcher@schillerknapp.com;ahight@schillerk  
napp.com;sbatcher@schillerknapp.com  
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Richard James Tracy, III on behalf of Creditor TD Bank N.A. rtracy@schillerknapp.com,  
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William M.E. Powers on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Bank of America, N.A. ecf@powerskirn.com  
TOTAL: 11